



VILLAGE OF KEY BISCAINE

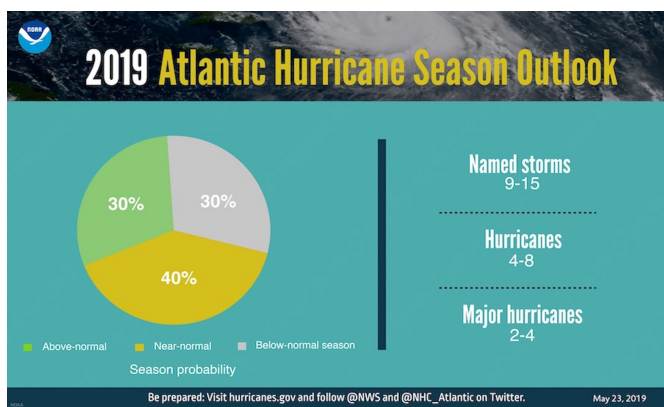
NFIP No. 120648

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www.keybiscayne.fl.gov

THE 2019 HURRICANE SEASON IS HERE AND ENDS NOVEMBER 30 ... PLAN NOW AND BE PREPARED!

We urge all community members to read this annual newsletter. This and more information at the Village Hurricane and Flood Preparedness web pages are part of public outreach activities for the Community Rating System (CRS) of the National Flood Insurance Program (NFIP). Village property owners save 15% on flood insurance premiums with the Village's Class 7 rating.



The NOAA's Climate Prediction Center's May 23, 2019 forecast predicts a 40% chance of a near-normal season, a 30% chance of an above-normal season and a 30% chance of a below-normal season. "The ongoing El Niño is expected to persist and suppress the intensity of the hurricane season. Countering El Niño is the expected combination of warmer-than-average sea-surface temperatures in the tropical Atlantic Ocean and Caribbean Sea, and an enhanced west African monsoon, both of which favor increased hurricane activity." Data from three new satellites will be used in forecast models. NOAA will update the outlook in August before the peak of the season.

The pre-season forecast, with 70% confidence, calls for:

- 9-15 named storms (winds 39 mph or greater, including Subtropical Storm Andrea that formed May 20);
- 4-8 hurricanes (winds of 74 mph or greater);
- 2-4 Major Hurricanes (winds of 111 mph or greater; Category 3, 4 or 5 storm)

One storm hitting your area can cause a disaster. The Village is in a mandatory evacuation zone. You must evacuate once the order is given. Evacuation depends on storm category, track and projected storm surge.

ONGOING CONCERNS: FLOOD HAZARDS

The major threat to Key Biscayne from tropical systems is flooding from storm surges and rainfall. The Village is within a "Special Flood Hazard Area" due to its island setting and low elevation. Purchasing flood insurance is mandatory (**see attached "About the Mandatory Purchase of Flood Insurance"**). Substantial flooding has occurred in the past and will likely occur again causing property damage. The intent of this newsletter and other information is to direct you on what you can do to protect yourself and your property. For more information on historical flooding problems, flood maps and potential flood threat in your area, contact the Village's CRS Coordinator at (305) 365-5504.



FLOOD WARNING (CRS Activity 610)

You should heed all hurricane and tropical storm warnings and mandatory evacuation orders. **STAY CONNECTED: THE VILLAGE URGES YOU TO SIGN UP THROUGH THE VILLAGE'S WEBSITE TO RECEIVE VILLAGE EMERGENCY ALERT NOTIFICATIONS (VINS).** Other communication methods include Constant Contact email blasts, government cable Channel 77 (Comcast) and Channel 99 (UVerse) and the (305) 365-NEWS hotline. Warnings also are broadcast by local television stations (WTVJ Channel 4, WTVJ Channel 6, WSVN Channel 7 and WPLG Channel 10) and radio stations WQAM 560 AM and WIOD 610 AM.

FLOOD SAFETY

Fine-tune your hurricane plan and prepare for possible evacuation. Make an emergency supplies kit with food, water, clothing, medicine, batteries, radio, flashlights, etc. Organize IDs, important documents and valuables to take with you if an evacuation order is given. Evacuate to a pre-arranged point of safety on the mainland, such as the home of a friend/family member or a county shelter. If

you are disabled, under a doctor's care or require special help, register for assistance with the Miami-Dade Office of Emergency Management at (305) 533-7700. Before you evacuate, know appropriate escape routes.

Do not walk through flowing water Six inches of moving water can knock you off your feet. If you must walk in standing water, use a pole to find ground beneath you.

Do not drive through a flooded area More people drown in their cars than elsewhere. Do not drive around barriers as the road, bridge or surrounding submerged area may be washed out. **TURN AROUND - DON'T DROWN!!**

Stay away from power lines and electrical wires.
Look out for animals.

FREE FLOOD PROTECTION ADVICE AND INFORMATION (CRS Activity 310 and 320)



All properties within the Village are in the Special Flood Hazard Area (SFHA) shown and numbered on the latest FEMA Flood Insurance Rate Map (FIRM) issued 09/11/2009 and available at the Village website. Refer to Nos. 12086C-0483L, -0484L, -0491L and -0492L. The Village provides the following upon request:

- Determination of FIRM Flood Zone within Coastal A Zone ranging from Zone AE elevation 7 to 11 feet NGVD and Zone VE elevation 11 feet NGVD
- Additional insurance data for a site such as base flood elevation (BFE) or depth
- Flood insurance purchase requirements for obtaining a property mortgage or loan
- List of flood protection alternatives and assistance sources such as grants to elevate a structure.

For inquiries, please contact Chief Building Official Eugenio M. Santiago, P.E., BO, CFM at (305) 365-8902, at esantiago@keybiscayne.fl.gov, or in person in the Building, Zoning and Planning Department (BZP), Village Hall Suite 250, between 10:00 a.m. and 2:00 p.m. Reference your street address and the property tax folio number. Find more information through your lending institution, real estate agent, insurance agent or the Miami-Dade County website.

PURCHASE FLOOD INSURANCE (CRS Activity 360)

To prepare for hurricane season, make sure your flood insurance coverage is in effect. If you don't have flood insurance, talk to your insurance agent and obtain it now. Homeowner's policies do not cover flood damage.

You can purchase a separate flood insurance policy since

the Village participates in the National Flood Insurance Program backed by the Federal government. It is available to everyone, even for properties that have been flooded.

Since the Village is within the SFHA, financial institutions require flood insurance to obtain a mortgage or home improvement loan (**see attached "About the Mandatory Purchase of Flood Insurance"**). It usually covers only the building structure and not the contents. Typical Key Biscayne flooding usually causes more damage to furniture and contents than to structures. If you have flood insurance, check you have adequate contents coverage.

Keep in mind that a 30-day waiting period normally occurs before flood insurance takes effect after the policy is executed. Do not wait until a storm warning is issued to talk to your insurance agent!

PROPERTY PROTECTION FLOODPROOFING (CRS Activity 350 and 360)

Private residence owners can attempt to keep floodwater away by wet floodproofing where the house and utilities are raised above base flood levels, allowing floodwaters to enter and exit (such as through a crawlspace). Other approaches include regrading the lot or building a small earthen berm. These methods work if your lot is large enough, flooding is not too deep, and your property is not within the floodway. A third approach, **applicable only to commercial properties and not allowed for houses**, is to waterproof walls with flood damage-resistant materials and placing watertight closures over doorways. The Chief Building Official can provide site-specific advice via email at esantiago@keybiscayne.fl.gov.

Some residential sanitary sewers back up during heavy rains. A plug or standpipe can stop this if water does not rise more than one or two feet. These types of backflow prevention devices can be purchased for less than \$25.00 at a hardware store. In areas of deeper flooding, talk to a plumber about overhead sewers or a backup valve.

If you know a flood is coming, shut off the electricity and move valuable contents to higher elevations within your home. A detailed checklist, prepared in advance, will help ensure you don't forget items should you get short notice.

BUILD RESPONSIBLY: PERMITS ARE REQUIRED (CRS Activity 350 and 360)

The aforementioned measures are considered methods of floodproofing or retrofitting. Please bear in mind that any alteration to your building or land, including building structures, regrading or filling, requires a permit from



BZP. A permit is necessary to ensure that projects do not result in flooding on neighboring properties or increase flooding within the public right-of-way. They also allow for continued participation in the NFIP facilitating flood insurance availability to Village residents. Report building or filling without a posted Village Permit sign to the Village Code Compliance Division at (305) 365-8917.

Elevation certificates (ECs) are required for all new construction or substantially improved structures within the Village. An EC verifies your house's lowest floor elevation relative to base flood elevation (BFE).

SUBSTANTIAL IMPROVEMENTS (CRS Activity 430)

"Substantial Improvement" applies to any combination of repair, reconstruction, rehabilitation, addition, or other improvement of a building occurring during the term of the permit or on a permit-to-permit basis, including additions during the preceding year. If the total dollar value of this work equals or exceeds 49% of the market value of your structure (excluding the value of the land) your entire structure must be raised to base flood elevation plus 1 foot, or otherwise demolished. This is known as the "49 Percent Rule". Commercial properties may be floodproofed as approved by the BZP but must still be within the 49% threshold. The Village is required by the Federal government to have a Flood Ordinance enforcing this "49 Percent Rule". Failure by the Village to effectively enforce the rule may result in virtual unavailability of flood insurance for anyone owning property in Key Biscayne. Know your code. For additional information contact the Chief Building Official at (305) 365-8902 or visit the Village Code of Ordinances online at www.municode.com.



YOU CAN HELP THE VILLAGE REDUCE FLOODING (CRS Activity 540)

- Maintain your drain. Do not dump or throw anything into drains and swales. Illegal dumping is a violation. Remember "No Dumping: Drains to Bay".
- Do not place yard clippings and branches near or on top of the storm drain.
- Keep grass from growing over the top of the storm drain and swales clear of brush and debris.
- If you see dumping or debris in drains, contact

Village Code Compliance at (305) 365-8917.

- If you experience localized flooding, please notify Village Public Works at (305) 365-8945.

STORMWATER DRAINAGE SYSTEM (CRS Activity 450 and 540)

Effective, regular inspection and maintenance, included in annual Village Public Works budgets, are essential to minimizing potential flood damage. These activities occur for all parts of the storm water drainage system including stormwater pumps, catch basins, manholes, pollution control boxes, wells and outfalls.

NATURAL AND BENEFICIAL FUNCTIONS OF FLOODPLAINS (CRS Activity 420)

Natural, undisturbed areas in Key Biscayne perform a number of beneficial functions with respect to flood hazards. They moderate the amount of flooding, retain floodwaters, reduce erosion and sedimentation damages, and mitigate the effects of waves and storm surges from storms. Additionally they provide habitat for fish and wildlife. You can help the Village of Key Biscayne by:

- Preserving open public spaces and mangroves.
- Protecting natural wildlife, such as sea turtles, by turning off lights during the nesting season.
- Converting, on an opportunity, unused paved areas to a natural state.

WHERE TO FIND MORE INFO AND ASSISTANCE ABOUT FUTURE FLOOD PROBLEMS (CRS Activity 310 & 320)



Further information is available at the Village website www.keybiscayne.fl.gov, at Village Hall, Community Center, Chamber of Commerce and Key Biscayne Public Library. Ask the librarian for the "Floodplain Management Section". Flood Insurance Rate Maps (FIRM) for Key Biscayne are available at BZP, online and at the Library. Issued Elevation Certificates are maintained in BZP and online. Upon request, the Chief Building Official, CRS Coordinator or BZP staff will provide information and free technical assistance and site visits, as needed, to resolve problems related to flooding, flood insurance, floodproofing and flood damage prevention.

Local officials in Miami-Dade County are considering how climate change will affect coastal flooding in the years ahead. Refer to an October 2015 report by the Southeast Florida Regional Climate Change Compact titled "Unified Sea Level Rise Projection" that shows a revised 50-year sea level rise projection. For more information, speak to BZP personnel and read the report at the Village website.

TO DO LIST FOR HURRICANE SEASON



The following reminders are critical to being prepared:

- Know your evacuation route;
- Review your insurance coverage and strive to thoroughly understand your policies;
- Store important documents in a safe, dry place. Have a photographic inventory of your home's contents.
- Examine your contingency plans in the event of loss to electrical power or other utilities.
- Check for needed home repairs and storm protection. The time to inspect roofs, windows and shutters is now... not 24 hours before a storm warning;
- Keep the storm drain closest to you free of debris;
- Become involved with your local government's mitigation activities; including programs as storm drainage, code enforcement, alternative energy distribution systems such as co-generation, sheltering, evacuation policies and storm warning systems.

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Michael W. Davey, *Mayor*

Allison McCormick, *Vice Mayor*

Luis Lauredo

Edward London

Brett Moss

Katie Petros

Ignacio J. Segurola

Andrea Agha, *Village Manager*

Jennifer Medina, CMC, *Village Clerk*

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Eugenio Santiago, PE, BO, CFM, and Mariana Dominguez-Hardie,
CRS Coordinator.